

**MODEL PENINGKATAN KINERJA *FRONTLINER* MELALUI STRATEGI LITERASI
KEUANGAN DIGITAL**

DISERTASI

**Diajukan untuk Memenuhi Sebagian Persyaratan Memperoleh Gelar
Doktor Ilmu Manajemen pada Program Studi Manajemen**



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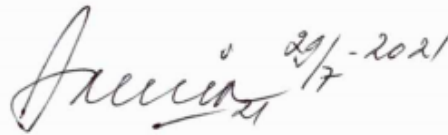
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ABSTRAK

Model Peningkatan Kinerja *Frontliner* Melalui Strategi Literasi Keuangan Digital

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Penelitian ini bertujuan untuk merumuskan sebuah model peningkatan kinerja *frontliner* melalui strategi literasi keuangan digital pada salah satu bank swasta di Bandung Raya. Pendekatan yang digunakan adalah kuantitatif deskriptif. Ukuran sampel sebanyak 242 orang *frontliner*, yang ditentukan melalui *proporsionate random sampling*. Data diolah menggunakan *Structural Equation Model (SEM)* dengan aplikasi AMOS 24. Hasil penelitian menunjukkan bahwa efikasi diri, *engagement* dan kemampuan berpengaruh positif dan signifikan terhadap kinerja. Semakin tinggi efikasi diri, *engagement*, dan kemampuan para *frontliner* makin tinggi kinerja yang dicapai. Literasi Keuangan Digital terbukti menjadi mediasi yang baik bagi pengaruh efikasi diri, *engagement*, dan kemampuan terhadap kinerja. Berdasarkan hasil penelitian ditemukan model baru untuk peningkatan kinerja, yaitu melalui penggabungan konstruk *self efficacy*, *employee engagement*, kemampuan, dan literasi keuangan digital para *frontliner*, yang kemudian dituangkan menjadi “Model Peningkatan Kinerja melalui Strategi Literasi Keuangan Digital.”

Kata Kunci: Efikasi diri, *Engagement*, Kemampuan, Kinerja, Literasi Keuangan Digital.

ABSTRACT

MODEL FOR IMPROVING FRONTLINER PERFORMANCE THROUGH DIGITAL FINANCIAL LITERACY STRATEGY

This Research is to formulate a model in improving employee performance through financial digital literacy strategy at the private bank in Bandung. This is a quantitative descriptive research, the sample are 242 frontliners taken by proporsionate random sampling. Data analyzed by using Structural Equation Model (SEM), AMOS 24. The result showed that self efficacy, engagement and ability has a positive and significant effect to performance of frontliners, digital financial literacy proven to be a good mediation to the effect of self efficacy, engagement, and ability to performance. Based on the result of the research, this research found an improvement model of performance by combining self efficacy, employee engagement, ablity, and financial digital literacy at private bank.

Key Words: Ability, Digital Financial Literacy, Engagement, Self Efficacy, Performance

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